



**OGATA CHIROPRACTIC**  
*professional total health*

## FINANCIAL POLICY

### GROUP OR INDIVIDUAL INSURANCE

When possible, we will call to verify benefits on your insurance; however, the benefits quoted to us by your insurance company are not a guarantee of payment. Patients are fully responsible for payment of any non-covered services, deductibles or co-pays.

### SECONDARY INSURANCE

Please inform us of any secondary insurance you may have. We will bill your secondary health insurance plan as well.

### MEDICARE

We do accept assignment from Medicare. The services Medicare will cover for Chiropractors is ONLY manual manipulation of the spine. All other services we provide are NON-COVERED. These services include, but are not limited to, x-rays, examinations, therapies, orthotics, supports, and/or nutritional supplements. Medicare patients are fully responsible for charges of non-covered services. Secondary insurance may or may not pay for these non-covered services. Our office completes and files the forms for Medicare at no charge.

I have read and understand the payment policy of Ogata Chiropractic. I understand that my insurance is an arrangement between myself and my insurance company, NOT between Ogata Chiropractic and my insurance company. I request that Ogata Chiropractic prepare the customary forms at no charge so that I may obtain insurance benefits. I also understand that if my insurance does not respond within 60 days, or if I suspend or terminate my schedule of care as prescribed by the doctor at Ogata Chiropractic that fees will be due and payable immediately. I understand that if I do not give 24 hours notice prior to my scheduled appointment time, I may be billed for my scheduled services.

**Effective February 1, 2019, all accounts 60 days past due from the last posted insurance payment will be assessed a 21% finance charge, with a minimum monthly charge of \$2.00.**

### Payment of Account/Credit Guarantee

When your account has a balance, you will receive a statement in the mail. Payment, in full, is expected within 30 days, unless other payment arrangements are made. Payment plans require a credit card to be kept on file and will automatically be charged 30 days after the statement, unless you contact our office to make other arrangements. Payment plans will still incur the monthly finance charge. If your account becomes 120 days past due and no payment arrangements have been made, the account will be turned over to collection.

### ON THE JOB" INJURY (Worker's Compensation)

If you are injured on the job, your care should be paid for under your employer's Worker's Compensation insurance. You will need to inform your employer of the accident and obtain the name and address of the carrier of their insurance. If your employer does not provide us with this information, if a settlement has not been made within 3 months, or if you suspend or terminate care, any fees and services are due immediately.

### PERSONAL INJURY / AUTOMOBILE ACCIDENTS

Please notify your auto insurance carrier of your visit to our office immediately. Notify our insurance department immediately if an attorney is representing you. Although you are ultimately responsible for your bill, we will wait for settlement of your claim for up to six months after your care is completed. Once the claim is settled or if you suspend or terminate care, any fees and services are due immediately.

### PATIENTS WITHOUT INSURANCE

We request that 100% of the visit be paid at the time of the visit. We offer a time of service discount when charges are paid on the day services are rendered. Any payment plan options can be set up with Ogata Chiropractic Staff with a credit card guarantee on file.

**We are happy to accept your Cash, Check and Master Card or Visa or American Express for your Estimated Patient Portions. THERE IS A 3.99% FEE FOR DEBIT/CREDIT CARDS. CASH AND CHECK PAYMENTS CAN AVOID THIS FEE.**

\_\_\_\_\_  
Patient's signature (or guardian if patient is a minor)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness